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Statement submitted by DHAN (Development of Humane Action) Foundation, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.

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Statement

Women Empowerment key to sustainable developmental goals

It is a common knowledge that while Sustainable Developmental Goals (SDGs) are universal from gender perspective given the historical and cultural factors in large part of the globe. Women are, by and large, hit hard by deprivations, disabilities from holistic development perspectives. In other words, by far, women cry for greater attention of strategies and intervention to achieve sustainable development goals. The very fact that some of the sustainable development goals are dedicated exclusively to women related issues bear this out.

DHAN Foundation with its mission to address, reduce and eliminate the multi-dimensional poverty recognize the utmost importance of empowering women and now has a record of 25 years of work in enhancing the gender equality through the self-help concept for the social, economic and financial inclusion which empowers women for well-informed political participation on equal footing with men. Women represent huge part of marginalised communities who remain unorganised and dispersed, with little knowledge and understanding about the power of collective voice and action. Keeping this in view, DHAN has organised women with intensive enabling process under institutional framework, founded on the concept of self-help and mutuality. Stitching a network of self-help groups of women and their federations with each federation comprising of 5000 to 6000 families through participatory planning of vulnerabilities and disabilities from social, financial and economic perspectives a string of societies have been organised in rural and urban areas (slums). The social capital of women self-help groups and federation laid the foundation for a multifaceted enabling process to engender development, though women are fulcrum to the institutional building process, their families are the locus for the multifaceted developmental interventions.

Women federations as sustainable social infrastructure

The institutional building process brought about active participation of women in development rather than being a passive part of it. This paid development dividends in terms of women lifting themselves out of poverty and emerging as leaders in their own right and building grassroots governance at self-help groups and federation level. Confidence and self-esteem in their own ability to take control pace of development are growing. What is more, social capital started expanding organically with community contributions in terms of resources and setting the stage for scaling up to reach large numbers. Another significant fallout of this strong social capital of women has been the networking and the collaboration with mainstream institutions such as Governments, banks which were shunning them earlier, not to speak of the social harmony emerging as a quiet by product. Thus, building social capital has enabled the women in large numbers to achieve social inclusion as against the marginalisation experienced before. Health and education neglected earlier or beyond the reach of women began to get due attention. self-help groups Federations have been emerging as civic institutions helping in providing access to healthcare and education focussed on life skills and also vocational skills.

Furthermore, self-help groups emerged as financial intermediaries operating on the strength of the cooperative principles doing savings and credit by and for the members, in effect as micro bank. As they conducted financial transactions on the institutional framework process and system, mainstream banks were attracted towards self-help groups for credit linkage. Beyond credit, self-help groups are realising the full potential of linkage by accessing insurance, pension and digital payment services through the banking system thereby achieving holistic financial inclusion. Without

the strength of the social capital and the chemistry, attendant scale, the large scale financial inclusion would not have been possible. More importantly, each of the self-help groups and their federations have become financially sustainable through their financial transactions in all their financial services within the group and their linkage with the banks. In this process, several financial orthodoxies have been broken and several innovations in products and processes have been demonstrated to provide financial services to poor particularly women. The concept of cash credit (credit on tap) — uninterrupted supply of credit to women through the self-help groups is a case in point. Even more significant is the emphatic statement that poor can and wants to save. It is a tribute to their habit of thrift and frugality that their own savings have funded more than 50 per cent of the loans taken by the women of these self-help groups.

It has been demonstrated across contexts by the self-help groups and their federations that besides access to financial services through their own social capital, they have emerged as an effective demand stream to access other important public services such as water and sanitation, healthcare, education including vocational education for livelihood skills. The social capital and the underlying mutuality has given space to enhance the livelihoods of women, nay, generating new opportunities including scaling up. This is where federations have livelihood collectives for scaling up and making small business and enterprises be it farm or nonfarm as a viable proposition.

Above all, little did DHAN imagine about the ingenuity of the women members of the self-help Groups (SHGs) in sheathing a social shield among themselves with each natural and manmade disasters evoking moral, monetary and material support from the women members in rushing the succour to the disaster hit areas. They have also contributed their mite as donation in building newer federations thereby augmenting social capital.

To conclude from DHAN's experience of enabling process of building social capital of women, it has been amply demonstrated that achieving sustainable development goals is predicated on empowering women from holistic perspective. It is absolutely necessary if not sufficient.